

EL PASO HERALD

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Summer Normal For Cloudcroft

THE idea of a summer normal at Cloudcroft is taking hold all over the territory of New Mexico and has received many favorable comments in El Paso. Cloudcroft is the most appropriate place in New Mexico for a summer normal, and no doubt hundreds of teachers would attend the Cloudcroft normal during the season. Arrangements could be made to have examinations for certificates conducted there so that the teachers would be able to obtain a pleasant vacation while carrying on their professional work.

The plan is equally favorable as regards El Paso teachers. It is possible that the final examinations would have to be taken in El Paso in order to validate the Texas certificates. That, however, could be easily arranged. El Paso has nearly 200 teachers, a very large proportion of whom find it necessary or desirable to attend the summer normals. Our teachers now have to go to San Marcos, 700 miles away and in the hot country, where during the summer they have to endure the oppressive and enervating climate of the lowlands and live in a small town which has nothing special to commend it except that it is the seat of the normal school.

Even after the West Texas normal is completed at Canyon City in the panhandle the conditions will not be very much better for El Paso teachers. Besides the teachers of this county all the teachers in west Texas this side of Abilene and Del Rio would find it to their advantage to attend the summer normal at Cloudcroft. The summer normal at Cloudcroft could be managed in such a way as to fulfill all the requirements of Texas, New Mexico, and Arizona.

The plan is thoroughly practical. It would attract to Cloudcroft every year many hundreds of school teachers who would give a delightful social spirit to the place, and the plan would serve to advertise the resort far and wide and bring back the permanent residents every year. Many of the teachers would doubtless be accompanied by their families. There is a business side to this proposition, for the expense of sending our teachers to distant points for summer work would be cut off and the money spent at Cloudcroft would all come back here through the ordinary channels of trade.

In connection with the summer normal there should also be a Chautauqua, which would still further popularize the resort with the people of the southwest.

Many a singer wastes a voice on the stage that could be used to better advantage selling hokey pokey or lemonade.

Dirt Will Fly Monday

WORK will be started July 4 on the preliminaries in the actual work of construction at the site of the Elephant Butte dam. The reclamation service will celebrate the national holiday by throwing a few shovelfuls of dirt even though the formalities necessary to the beginning of active work are not yet quite completed.

It is a curious study in human nature to observe the apathy with which the people of El Paso receive the tremendously significant news about the dam which has been coming in rapid reinforcement at frequent intervals through the last few weeks. Several years ago one-tenth of the encouragement now offered to us would have caused an active business revival and opened up a busy market for lands. There is a gradual improvement going on now, but few of us seem to realize the good fortune that has come to us.

If New Mexico ever gets to scrapping over her capital as Oklahoma is doing, El Paso will move the thing off down here till the New Mexicans get together.

The Companies' Next Move

THE fire insurance companies have until July 28 to apply to a district court in Travis county for an injunction to restrain the state fire rating board from enforcing the amended reduced rates promulgated this week. By order of the board the new rates become effective July 5, the date given for the filing of amended schedules by the companies. The companies will have 30 days from the date of the order in which to seek relief through the courts.

If the companies accept the order of reduction, it is possible the legislature will take no further action than to amend the law in some particulars. If, however, the companies try to secure an injunction against the board's order, the legislature will be in session at the time and it is to be presumed that some radical action will be taken.

The reductions ordered by the board are substantial and give considerable relief in many cases where the raises were most extreme. So far as El Paso is concerned, there is absolutely no question about our being entitled to all the reduction ordered by the board and more too. In his lectures on fire insurance at Yale university Richard M. Bissell, a recognized fire insurance authority, says, "The ratio of losses to premiums received is only very rarely as low as 45 percent. Such a ratio indicates an abnormal profit." The insurance companies' representatives at Austin declared that the loss ratio of El Paso during the last ten years had been only 44 percent, indicating, according to Mr. Bissell, an "abnormal profit." Yet in the face of this very profitable business the companies raised insurance rates in this city to an extent that in some cases amounts almost to confiscation and in nearly all cases amounts to a very large increase in the sum of insurance premiums paid.

The excess premiums are now due from the date of policy, if written since January 1, and in order to preserve the policy it will be necessary to pay the amounts the insurance companies claim, even though grossly exorbitant, and rely upon the companies for rebates after rates are adjusted and corrected.

It is the fault of the legislature that the new rates were put in force so soon. The companies, it developed at the Austin hearing, wanted the date put off till January, 1911, while the legislature wanted the new rates to become effective 60 days after the law was enacted. The physical impossibility of creating an entirely new system of fire insurance rating in the short time proposed brought about a change of date to January 1, 1910, which was one year too soon to be practical; but while the legislature is responsible for this error, the companies must be held responsible for creating a schedule under which the final rate is in many cases excessive and unjust. The substantial relief now ordered by the board will mitigate the ruinous consequences of excessive cost of insurance.

Whatever may be done with the law at the special session, the buyers of insurance hereafter will have to organize for their own protection. The business is all one sided as it now stands, and with so many technicalities brought into the situation through the new rate system the buyers of insurance are placed at a very great disadvantage which is going to be costly to them in more ways than one.

Don Kedsie would probably prosecute a man for murder just for shooting the

UNCLE WALT'S Denatured Poem

IF I could sing as Austin sings, and strike his master lyre, I would not give to queens and kings my words of living fire. For folks who loaf around on thrones don't need the poet's lay; they weary of his throbbing tones, and wish he'd go away. I'd sing about the man who rules his kingdom with a plow; who daily whacks his dusty mules, and milks the spotted cow. I'd sing about the sturdy plebe, who most appeals to me, who bravely breaks the stubborn globe, whatever globe may be. The farmer raises wheat and corn, with plow and thingumbob; this world would be a place for him if he should jump his job. The men that we consider great, the rich, the men of fame, the mighty pillars of the state—all these might quit the game, and this old earth would jog along, and never throw a fit; but things would soon be going wrong if all the farmers quit. And so I'd sing the yeoman's lay, if I had Austin's harp, immortalize the bale of hay, and boost the arming sharp; I'd pass up all the thrones and crowns, and all the princely trade, for men who come in hand-me-downs with eggs their hens have laid.

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Over Moon

Text Of Fire Rating Board's Order

Following is the full text of the recent decision of the Texas fire rating board, ordering substantial reductions in rates throughout the state:

"Upon consideration of the evidence before this board relative to the general basis schedules and the specific schedules rates which have heretofore been filed by fire insurance companies, respectively, with this board, and the application of such rates to insurable property in this state, it is considered, adjudged and held by this board that, except as hereinafter stated, and at least in the respects and to the extent hereinafter indicated such rates are excessive and unreasonably high. It is therefore hereby ordered and directed by this board that, except as hereinafter stated, each of said insurance companies shall on or before Tuesday, the 5th day of July, 1910, publish and file with this board, in accordance with law, to become effective upon the date of such filing, such amendments of its aforesaid general basis schedules as shall provide for reductions of rates hereunder as follows, to-wit:

Amendments Ordered.
"1. Amend page 21 of said general basis schedules of such company so as to establish for 'B' dwellings and contents in cities and towns a maximum basis rate not exceeding 50 cents.
"2. Amend page 21 of said general basis schedules of such company so as to reduce from 15 cents to 5 cents the charge for each additional ground floor occupant of a brick building.
"3. Amend said general basis schedules of such company so as to make on all mercantile risks covered by policies 21 to 45, both inclusive thereof, a horizontal reduction of 25 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"4. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.

"5. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
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"81. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"82. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"83. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"84. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"85. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"86. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"87. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"88. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"89. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"90. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"91. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"92. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"93. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"94. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"95. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"96. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"97. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"98. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"99. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"100. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"101. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"102. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"103. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"104. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"105. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"106. Amend said general basis schedules of such company so as to make on all special hazards covered by page 63 to 220, both inclusive thereof, a horizontal reduction of 15 percent of the final specific schedule rate thereon, after it shall have been reduced in accordance with the above and foregoing paragraphs of this order in so far as the same be applicable.
"107. Amend said